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INTERNATIONAL PRELIMINARY EXAMINATION REPORT

(PCT Article 36 and Rule 70)

(Rationalised Report according to the Notice of the President of the EPO published in the OJ11/2001)

Applicant's or agent's file reference PN822PCT	FOR FURTHER ACTION	See Notification of Transmittal of International Preliminary Examination Report (Form PCT/IPEA/416)
International application No. PCT/IE03/00101	International filing date (day/month/year) 14/07/2003	Priority date (day/month/year) 12/07/2002
International Patent Classification (IPC) or national classification and IPC G07F19/00		
Applicant MAINLINE CORPORATE HOLDINGS LIMITED et al.		

1. This international preliminary examination report has been prepared by this International Preliminary Examining Authority and is transmitted to the applicant according to Article 36.

2. This REPORT consists of a total of 2 sheets, including this cover sheet.

This report is also accompanied by ANNEXES, i.e., sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications made before this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions under the PCT).

These annexes consists of a total of _____ sheets.

3. This report contains indications relating to the following items:

I Basis of the report

II Priority

III Non-establishment of opinion with regard to novelty, inventive step and industrial applicability

IV Lack of unity of invention

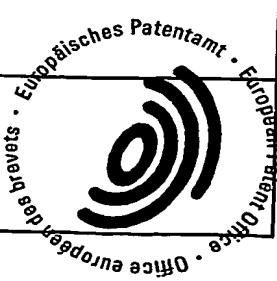
V Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

VI Certain documents cited

VII Certain defects in the international application

VIII Certain observations on the international application

Date of submission of the demand 03/02/2004	Date of completion of this report 20/10/2004
Name and mailing address of the IPEA/ European Patent Office D-80298 Munich Tel. (+49-89) 2399-0, Tx: 523656 epmu d Fax: (+49-89) 2399-4465	Authorized officer MACHEK J Tel. (+49-89) 2399 2828



I. Basis of the report

The basis of this international preliminary examination is the application as originally filed.

III. Non-establishment of opinion with regard to novelty, inventive step and industrial applicability

The question of whether the claimed invention appears to be novel, to involve an inventive step, or to be industrially applicable has not been the subject of the international preliminary examination in respect of the whole application because no international search report has been established for any of the claims (Article 17(2)(a) or (3) and Rule 66.1(e) PCT; see also declaration referred to in Article 17(2)(a) PCT).